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Databases selected: Multiple databases...

NEW! Alerts and more...

Kiplinger.com

Golden Book of Bright Ideas;

Kiplinger's Personal Finance. Washington: Feb 2004.Vol. 58, Iss. 2; pg. 20, 22

Subjects:	Books, Problem solving, Teachers
Classification Codes	9190, 8306, 9000, 2310
Locations:	United States, US
People:	Ayres, Ian
Document types:	Interview
Section:	*Ahead*
Publication title:	Kiplinger's Personal Finance. Washington: Feb 2004. Vol. 58, Iss. 2; pg. 20, 22
Source type:	Periodical
ISSN/ISBN:	15289729
ProQuest document ID:	526862411
Text Word Count	348
Document URL:	http://proquest.umi.com/pqdweb?RQT=309&VInst=PROD&VName=PQD& VType=PQD&sid=8&index=0&SrchMode=1&Fmt=3&did=000000526862411 &clientId=19649

Abstract (Document Summary)

Ian Ayres is co-author, with fellow Yale professor Barry Nalebuff, of Why Not? How to Use Everyday Ingenuity to Solve Problems Big and Small. Ayres is interviewed regarding ideas from the book.

Full Text (348 words)

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To see more or to subscribe, visit kiplinger.com

Kiplinger's Personal Finance, Vol 58, Issue 2, February 2004 (322 words)

page(s) 20, 22

pages 20, 22|AheadKIPLINGER'S | FEBRUARY 2004

INTERVIEW | Why not, indeed? Two Yale professors propose unconventional solutions to some of life's peskiest problems.

Ian Ayres is co-author, with fellow Yale professor Barry Nalebuff, of Why Not? How to Use Everyday Ingenuity to Solve Problems Big and Small.

Among other ideas, you've suggested an alternative to the national Do-Not-Call list. Tell us about it. Telemarketers could call you from a reverse-900 number, and you would get paid to listen to a telemarketer's pitch. While they're trying to sell you a product, you're selling them your time.

How much would people have to be paid to accept a call? I imagine there's an equilibrium price that's about double the minimum wage. But you could charge different prices for different times of day or different types of calls. You could hit *7 if you want to be paid more in the future, or *6 to waive the fee for a charity.

Could such a system work with spam? Sure. Your in-box could be set up to accept only junk e-mails that offer to pay you, say, a nickel to read each of them. If you click on a chit icon, the payment could go into a PayPal or similar account.

What are some of your favorite ideas in the book? One is a fixed-rate mortgage that automatically refinances when rates drop. You might be willing to pay a slightly higher interest rate to save the hassle of refinancing.

Another idea is an adjustable-term mortgage. With adjustable-rate loans, you worry about paying more when rates head up. But what if, instead of payments rising, the loan term were to go from, say, ten years to 12 years? Mortgage markets are so inefficient that they're ripe for ideas.

How can Kiplinger's readers send their innovative ideas to you? They can go to our Web site, at www.whynot.net. I get a lot of hope and inspiration from ideas that people share spontaneously.

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Text-only interface

From:ProQuest COMPANY

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Databases selected: Multiple databases... NEW! Alerts and more...

If Telemarketers Paid For Your Time

Ian Ayres and Barry Nalebuff. **Forbes**. New York: Apr 15, 2002.Vol. 169, Iss. 9; pg. 225

Subjects:	Innovations, Mortgages, Reader response, Magazines
Classification Codes	8100, 8690, 9190
Locations:	United States, US
Author(s):	Ian Ayres and Barry Nalebuff
Document types:	Feature
Section:	*Technology*
Publication title:	Forbes. New York: Apr 15, 2002. Vol. 169, Iss. 9; pg. 225
Source type:	Periodical
ISSN/ISBN:	00156914
ProQuest document ID:	112727464
Text Word Count	797
Document URL:	http://proquest.umi.com/pqdweb?RQT=309&VInst=PROD&VName=PQD&VType=PQD&sid=2&index=0&SrchMode=1&Fmt=3&did=000000112727464 &clientId=19649

Abstract (Document Summary)

This column will be a gathering place for unconventional ideas for products and services. Here is the first: Mortgages that automatically refinance themselves when interest rates fall a percentage point. There is no reason why title insurers, lawyers and appraisers need to collect their toll when interest rates fluctuate. There are a lot more business product ideas where this one came from, and readers are invited to contribute as well. This column will tap into a rather old-fashioned kind of American ingenuity. High-tech breakthroughs are great, but this column will showcase simple ideas, ones that could have - and perhaps should have - already been tried.

Full Text (797 words)

(Copyright Forbes Inc. 2002)

"Some men see things the way they are and say, 'Why?' I dream of things the way they never were and say, 'Why not?'"

--Robert F. Kennedy, after George Bernard Shaw

Robert F. Kennedy challenged us to reject the status quo and give space to our imagination. Why not apply his vision to business? This column will be a gathering place for unconventional ideas for products and services. Here's our first: Why not have mortgages that automatically refinance themselves when interest rates fall a percentage point? There is no reason why title insurers, lawyers and appraisers need to collect their toll when interest rates fluctuate. The bank could split the savings with you, charging, say, $1,000 for the refinancing but saving you $2,000 in closing costs. How about it, Citigroup? A small San Diego outfit called City Line Mortgage Corp. already has in place a system for speeding up refinancing paperwork; now all it needs to do is to cut out some of those middlemen.

We have a lot more business product ideas where this one came from, and we want you, the reader, to contribute as well. In this column we will tap into a rather old-fashioned kind of American ingenuity. High-tech breakthroughs are great, but we want to showcase simple ideas, ones that could have--and perhaps should have- -already been tried.

This kind of problem-solving doesn't require an advanced degree. Many people have simple ideas to improve business processes and services. Think about prewashed lettuce, the ultimate low-tech invention, which has become a billion-dollar business. Or inflation- indexed government bonds, an innovation introduced just a decade ago.

And there are plenty more like these just waiting to be given a chance. For example:

Why not have firms call you back rather than have you wait on hold?

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Databases selected: Multiple databases...

NEW! Alerts and more...

THE WALL STREET JOURNAL.

Want to Call Me? Pay Me!

Ian Ayres and Barry Nalebuff. **Wall Street Journal.** (Eastern edition). New York, N.Y.: Oct 8, 2003. pg. A.24

Subjects:	Bans, Fees & charges, Telemarketing
Classification Codes	9190, 7000
Locations:	United States, US
Companies:	Federal Trade Commission (NAICS: 926150, Duns:00-325-7797), FTC (NAICS: 926150, Duns:00-325-7797)
Author(s):	Ian Ayres and Barry Nalebuff
Document types:	Commentary
Publication title:	Wall Street Journal. (Eastern edition). New York, N.Y.: Oct 8, 2003. pg. A.24
Source type:	Newspaper
ISSN/ISBN:	00999660
ProQuest document ID:	420282701
Text Word Count	855
Document URL:	http://proquest.umi.com/pqdweb?RQT=309&VInst=PROD&VName=PQD&VType=PQD&sid=5&index=1&SrchMode=1&Fmt=3&did=000000420282701 &clientId=19649

Abstract (Document Summary)

-- Intermediaries suddenly have a new service to sell. "Sign up with Verizon and choose your own price for receiving promo calls." Just as Verizon makes money by selling its 900 service, it could charge telemarketers to connect calls for a kind of reverse 900 service that compensates the household for listening.

-- But would telemarketers ever be willing to pay for your time? Of course they would, that's what advertising is. A full page print ad in The Wall Street Journal, for instance, costs $180,000 or 10 cents a reader. Firms are willing to pay dearly for the chance to get their message to you. And telemarketers would pay here only for the targets they reach. If they don't think the person is listening, they can hang up and stop paying. (Consumers are equally free to quit the call and stop getting paid).

The appropriate role for government is not to tell us what type of calls we can and cannot block. Instead, the "do not call" regulations should simply protect families' right to control whether their phone rings. The current regulation is an important step in this direction. But Congress should allow the market to do more of the work. All that the FTC (or Congress) needs to do is to allow registered households to authorize intermediaries to connect calls that meet their conditions. This can be done by adding 21 words to the current regulation: "A 'specific seller' for purposes of (section) 310.4(b)(1)(iii) shall include intermediaries who are authorized to connect calls that meet pre-specified household prerequisites."

Full Text (855 words)

Copyright (c) 2003, Dow Jones & Company, Inc.

The national Do Not Call Registry is the most popular consumer- protection initiative in our nation's history -- because it makes clear that you "own" the right to be left alone.

But the current law is flawed on two counts. Households can block commercial telemarketers, but not annoying calls from the benevolent association of retired dogcatchers. This government discrimination in favor of charities is why a federal courtstruck down the regulations as unconstitutional.

More importantly, it misses a market opportunity. The classic role of government is to establish a system of property rights and then to get out of the way to let entitlement flow to highest valuers. But the Do Not Call registry needlessly prevents you from selling a scarce resource -- your time and attention. Telemarketers could call from a reverse 900 number. That way, you would get paid for taking the call. While they are trying to sell you a product, you can be selling them your time.

The FTC can solve the constitutionality issue and create a market by simply tweaking the current regulation.

First, the registry's coverage should be expanded to block calls from any telemarketer that makes more than 100 unsolicited calls a day. This would solve the constitutional difficulty, because the regulation would not turn on the content of the call but on the manner of calling.

Then, households that sign up for the Do Not Call registry should have the right to authorize their phone company to connect any calls that meet the household's price. Just think of it: You could charge different prices for different times of day or for different types of calls. You could even be given the option of hitting a button to waive the compensation -- because you felt that a particular charitable pitch was particularly worthy -- or let through any calls approved by Rush Limbaugh.

Just as Priceline turned the tables on airline pricing, this concept turns the tables on advertising. You tell your phone company your price for listening, and prospective callers can then decide whether it's worth their while. And instead of treating direct marketing as a pariah industry that needs to be caged or crippled, we reconceive it as an attractive business opportunity for everyone involved.

-- Families get a system that gives them more control -- and an option to be paid for their time.

-- Intermediaries suddenly have a new service to sell. "Sign up with Verizon and choose your own price for receiving promo calls." Just as Verizon makes money by selling its 900 service, it could charge telemarketers to connect calls for a kind of reverse 900 service that compensates the household for listening.

-- But would telemarketers ever be willing to pay for your time? Of course they would, that's what advertising is. A full page print ad in The Wall Street Journal, for instance, costs $180,000 or 10 cents a reader. Firms are willing to pay dearly for the chance to get their message to you. And telemarketers would pay here only for the targets they reach. If they don't think the person is listening, they can hang up and stop paying. (Consumers are equally free to quit the call and stop getting paid).

Telemarketers with a product that sells and a targeted list would be made better off with a truly free market in compensated calling. Compensation would make people more receptive. Also, regulations now block many forms of marketing. For instance, telemarketers are not allowed to call cell phones, send faxes or use pre-recorded calls (not that this law is universally obeyed). But under a system of compensated calling, it might make more sense to pay you to listen to a recording of James Earl Jones making a sales pitch than to pay a phone-bank caller minimum wage to try to speak to you.

The appropriate role for government is not to tell us what type of calls we can and cannot block. Instead, the "do not call" regulations should simply protect families' right to control whether their phone rings. The current regulation is an important step in this direction. But Congress should allow the market to do more of the work. All that the FTC (or Congress) needs to do is to allow registered households to authorize intermediaries to connect calls that meet their conditions. This can be done by adding 21 words to the current regulation: "A 'specific seller' for purposes of (section) 310.4(b)(1)(iii) shall include intermediaries who are authorized to connect calls that meet pre-specified household prerequisites."

This simple change would strengthen consumers' privacy control and facilitate a true market for telemarketing. You should be able to block any unsolicited calls that don't meet your price and take the ones that do.

Messrs. Ayres and Nalebuff are professors at the Yale Law School and Yale School of Management respectively, and the authors of "Why Not? How to Use Everyday Ingenuity to Solve Problems Big and Small" (Harvard Business School Press, Oct. 24, 2003).

(See related letters: "Letters to the Editor: No Longer a Nuisance If They Pay the Fee" -- WSJ Oct. 15, 2003)

(END)

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Text-only interface

From:ProQuest COMPANY

Why not have auto insurance included in the price of gas? This proposal from personal-finance writer Andrew Tobias surely would eliminate uninsured drivers.

Why don't HMOs bundle term life insurance in with their health insurance? That way, the HMO would treat you as if your life really were worth a million dollars.

Why not have a reverse 900 number for telemarketers? Under this scheme you would get paid for each minute that you listen to their pitch. While the telemarketers are trying to sell you a product, you can sell them your time.

Telemarketers make 8 billion calls annually. That's 100 per household. In response to consumer complaints, 20 states now prohibit pitchmen from calling any number registered on the state's "Don't Call" list. The Federal Trade Commission has just proposed creating a national "Don't Call" registry.

One man's problem is another man's business opportunity. Paying people to listen would solve the telemarketers' problem, create a new business and avoid regulation. As things stand, telemarketers are trying to take your time and attention without paying you for it. That's why their success rate is so low, which only leads them to call more often, which makes you like them less, and around it goes.

We could replace the don't-call laws with a simple requirement that telemarketers call only from numbers that have them paying money into the phone account of the person called. Recipients could either name a price per minute or specify that they get no telemarketing calls whatever. Software would make sure that calls went only to people whose prices the marketers were willing to meet.

Creating a privacy market would also allow us to deregulate the telemarketing industry. In a world with household compensation, there's no reason why we would need to restrict prerecorded solicitations. After all, we don't prohibit prerecorded radio or TV ads.

Many businesses would prosper. Companies with legitimate offers wouldn't be caught in the current din. Pollsters would get their surveys answered. Instead of hanging up, people would say: "Are you sure there aren't any more questions?" Just as telephone companies profit from 800 and 900 calls, they could charge a fee for reverse 900 service, too.

Let us make a preemptive strike against skeptics who ask: If ideas like these are so good, why hasn't someone already implemented them? This is a fair question. Not all good new ideas make good stand-alone businesses. Many Why Nots would be best implemented by established firms; an entrepreneur who comes up with a novel mortgage that works will soon enough be swamped by big players who copycat him. In this column we will challenge existing firms to explain why they don't do something differently.

Help us write future columns. Please send us your own Why Not ideas, and tell us what's right or wrong with the proposals we have above. Go to www.forbes.com/whynot.

Ian Ayres is Townsend Professor at Yale Law School and Barry Nalebuff is Steinbach Professor at Yale School of Management.

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From:ProQuest COMPANY

```
Set     Items   Description
S1       1718   CHARGE OR BILL OR INVOICE
S2         69   TELEMARKETER? OR CALL()ORIGINATOR? ? OR (PHONE OR TELEPHON-
             E)()SOLICIT? OR (MARKETING OR SALE OR UNSOLICITED)()CALL? OR -
             AUTODIALER?
S3      15148   CALL OR CALLS OR CALLING OR ACCESS OR ADMISSION OR ADMITTA-
             NCE
S4       2536   PAY OR PAYMENT OR PAID OR REIMBURSE? OR STIPEND
S5      37160   CONSUMER? ? OR USER? ? OR PARTY OR PARTIES OR CUSTOMER? ? -
             OR INDIVIDUAL? ?
S6      25842   INFORMATION OR RULE? ? OR GUIDELINE? ? OR CONDITION? ? OR -
             COST OR PRICE OR FEE OR AMOUNT
S7          0   S1(3N)S2
S8          2   S1(S)S2
? show files
File 256:TecInfoSource 82-2004/Nov
         (c) 2004 Info.Sources Inc
```

8/3,K/1
DIALOG(R)File 256:TecInfoSource
(c) 2004 Info.Sources Inc. All rts. reserv.

00147142 DOCUMENT TYPE: Review

PRODUCT NAMES: Spam (838462); Telemarketing (849499)

TITLE: Peace at Last! Eliminating Telemarketing Calls, Spam, Junk Faxes...
AUTHOR: Ebbinghouse, Carol
SOURCE: Searcher: Magazine/Database Prof, v11 n7 p36(7) Jul/Aug 2003
ISSN: 1070-4795
HOMEPAGE: http://www.infotoday.com

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

REVISION DATE: 20030930

...or charitable organization and dead air hang-ups. However, there are many online services that **charge** people for the same free 'do not call' services, and there are worst scams by...

...filters and getting a free e-mail account for newsletters and online shopping; and stopping **telemarketers** .

8/3,K/2
DIALOG(R)File 256:TecInfoSource
(c) 2004 Info.Sources Inc. All rts. reserv.

00136327 DOCUMENT TYPE: Review

PRODUCT NAMES: Government Regulations (831077); Telemarketing (849499)

TITLE: Busy Signal: New York goes after violators of the state's do-not-...
AUTHOR: Odell, Patricia
SOURCE: DIRECT, v13 n16 p1(2) Dec 2001
ISSN: 1046-4174
HOMEPAGE: http://www.directmag.com

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

REVISION DATE: 20020730

...against any firm that resells or redistributes its DNC list. The state, which does not **charge** New York residents for the service, plans to support it with the $500 annual fee...
...exemptions, release dates, fees, and other rules. Penalties range from fines to jail time. Many **telemarketers** and service bureaus have hired legal services to help the find the way through the...

```
Set      Items    Description
S1     2616709    CHARGE OR BILL OR INVOICE
S2       18577    TELEMARKETER? OR CALL()ORIGINATOR? ? OR (PHONE OR TELEPHON-
               E)()SOLICIT? OR (MARKETING OR SALE OR UNSOLICITED)()CALL? OR -
               AUTODIALER?
S3     7655441    CALL OR CALLS OR CALLING OR ACCESS OR ADMISSION OR ADMITTA-
               NCE
S4     3615411    PAY OR PAYMENT OR PAID OR REIMBURSE? OR STIPEND
S5    12442989    CONSUMER? ? OR USER? ? OR PARTY OR PARTIES OR CUSTOMER? ? -
               OR INDIVIDUAL? ?
S6    19274276    INFORMATION OR RULE? ? OR GUIDELINE? ? OR CONDITION? ? OR -
               COST OR PRICE OR FEE OR AMOUNT
S7         346    S1(5N)S2
S8         152    S7(5N)S3
S9          36    S8(5N)S5
S10          0    S9(5N)S6
S11         17    S9(S)S6
S12          0    S11(S)S4
S13         12    S11 AND S4
S14          5    RD (unique items)
S15          8    RD S11 (unique items)
S16         21    RD S9 (unique items)
S17         18    S16 NOT PY>2001
? show files
File   9:Business & Industry(R) Jul/1994-2004/Dec 03
         (c) 2004  The Gale Group
File 275:Gale Group Computer DB(TM) 1983-2004/Dec 06
         (c) 2004 The Gale Group
File 621:Gale Group New Prod.Annou.(R) 1985-2004/Dec 06
         (c) 2004 The Gale Group
File 636:Gale Group Newsletter DB(TM) 1987-2004/Dec 06
         (c) 2004 The Gale Group
File  16:Gale Group PROMT(R) 1990-2004/Dec 06
         (c) 2004 The Gale Group
File 160:Gale Group PROMT(R) 1972-1989
         (c) 1999 The Gale Group
File 148:Gale Group Trade & Industry DB 1976-2004/Dec 06
         (c)2004 The Gale Group
```

17/3,K/1 (Item 1 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
(c) 2004 The Gale Group. All rts. reserv.

01604733 SUPPLIER NUMBER: 13952799 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Reasons to buy. (telemanagement systems) (includes related articles on On-Line Data Solutions' Insight telemanagement system, Cybernetics Systems International's Employee Management and Planning System, and Telcorp's ACD performance software) (Telecom Management)
Doster, Stephen
Teleconnect, v11, n6, p112(2)
June, 1993
ISSN: 0740-9354 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 1300 LINE COUNT: 00105

... survey places the average loss-per-victim at $125,000.
* Conduct "productivity audits" of salespeople, **bill** collectors, **customer** support personnel, **telemarketers** , etc., in your organization. Their **calling** patterns, average call lengths, calls completed per hour and so on measure both personnel productivity...

17/3,K/2 (Item 1 from file: 621)
DIALOG(R)File 621:Gale Group New Prod.Annou.(R)
(c) 2004 The Gale Group. All rts. reserv.

01496600 Supplier Number: 47159469 (USE FORMAT 7 FOR FULLTEXT)
Online Resources and CyberCash introduce authorized funds to electronic commerce.
Business Wire, p2271073
Feb 27, 1997
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 1003

... more than 65 institutional clients. Online provides financial institutions with extensive support services, such as **consumer marketing** , **call** center **bill** paying software or service, security and communications network management. Users of Online's services may...

17/3,K/3 (Item 2 from file: 621)
DIALOG(R)File 621:Gale Group New Prod.Annou.(R)
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01450443 Supplier Number: 46871630 (USE FORMAT 7 FOR FULLTEXT)
Online Resources to support Intuit's 'OpenExchange', joins industry leaders to develop open standards.
Business Wire, p11070048
Nov 7, 1996
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 833

... service providers. Currently, Online has 50 institutional clients.
Online provides extensive support services, such as **consumer marketing** , **call** center **bill** paying software or service, security and communications network management. Users of Online's services may...

17/3,K/4 (Item 3 from file: 621)
DIALOG(R)File 621:Gale Group New Prod.Annou.(R)
(c) 2004 The Gale Group. All rts. reserv.

01445043 Supplier Number: 46831233 (USE FORMAT 7 FOR FULLTEXT)
ONLINE RESOURCES SIGNS 50TH FINANCIAL INSTITUTION FOR HOME BANKING SERVICES.
Business Wire, p10281440
Oct 28, 1996
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 1587

... and other financial service providers. Online provides financial institutions with extensive support services, such as **consumer** **marketing** , **call** center **bill** paying software or service, security and communications network management.

Users of Online's services may...

17/3,K/5 (Item 4 from file: 621)
DIALOG(R)File 621:Gale Group New Prod.Annou.(R)
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01424875 Supplier Number: 46698680 (USE FORMAT 7 FOR FULLTEXT)
ULTRADATA CHOOSES ONLINE RESOURCES FOR BILL PAYMENT SERVICES.
Business Wire, p09101084
Sept 10, 1996
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 788

... Online has 42 institutional clients. Online provides financial institutions with extensive support services, such as **consumer** **marketing** , **call** center **bill** paying software or service, security and communications network management. Users of Online's services may...

17/3,K/6 (Item 5 from file: 621)
DIALOG(R)File 621:Gale Group New Prod.Annou.(R)
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01422547 Supplier Number: 46683276 (USE FORMAT 7 FOR FULLTEXT)
ONLINE RESOURCES TO PROVIDE TRANSACTION LINK TO AMERICA ONLINE.
Business Wire, p09041166
Sept 4, 1996
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 553

... Online has 40 institutional clients. Online provides financial institutions with extensive support services, such as **consumer** **marketing** , **call** center **bill** paying software or service, security and communications network management. Users of Online's services may...

17/3,K/7 (Item 1 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2004 The Gale Group. All rts. reserv.

05210473 Supplier Number: 73445064 (USE FORMAT 7 FOR FULLTEXT)
TELEPHONY.(Industry Trend or Event)(News Briefs)
Communications Daily, v21, n77, pNA
April 20, 2001
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 1427

... call list to voters in next general election. Advocates said surveys had shown 80% of **consumers** favored no- **call** list. Defeated **bill** would have required **telemarketers** to subscribe to state list and would impose fine of $2,000 per call if...

17/3,K/8 (Item 2 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2004 The Gale Group. All rts. reserv.

04688759 Supplier Number: 62731129 (USE FORMAT 7 FOR FULLTEXT)
FTC Testifies on Telemarketing Legislation Agency; Supports consumer choice over whether to receive telemarketers' calls.
M2 Presswire, pNA
June 14, 2000
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 650

... burden on legitimate telemarketers, as part of a broad regulatory review of the TSR." One **bill** under consideration would require that **telemarketers** notify **consumers** they **call** that the **consumer** has the right to be placed on a "do-not-call" list. It also would...

17/3,K/9 (Item 3 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2004 The Gale Group. All rts. reserv.

03472453 Supplier Number: 47159792 (USE FORMAT 7 FOR FULLTEXT)
ONLINE RESOURCES: Online Resources and CyberCash introduce authorized funds to electronic commerce
M2 Presswire, pN/A
Feb 27, 1997
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 1019

... more than 65 institutional clients. Online provides financial institutions with extensive support services, such as **consumer** **marketing** , **call** center **bill** paying software or service, security and communications network management. Users of Online's services may...

17/3,K/10 (Item 4 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2004 The Gale Group. All rts. reserv.

01475811 Supplier Number: 42034216 (USE FORMAT 7 FOR FULLTEXT)
CONSENSUS BUILDING IN HOUSE ON TELEPHONE CONSUMER RIGHTS LEGISLATION
Common Carrier Week, v8, n17, pN/A
April 29, 1991

Language: English Record Type: Fulltext
Document Type: Newsletter; Professional Trade
Word Count: 913

... use telemarketing as well as safeguards on access and use of proposed data base of **consumers** who don't want **unsolicited calls** , which FCC would administer under **bill** .

ACLU view on privacy rights was echoed in statements by Consumer Federation of America (CFA...

17/3,K/11 (Item 1 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2004 The Gale Group. All rts. reserv.

08884674 Supplier Number: 77048535 (USE FORMAT 7 FOR FULLTEXT)
Managing Privacy: Fined, U.S. Bancorp Learns About the Fine Line.(Brief Article)
Kuykendall, Lavonne
American Banker, v166, n152, p1
August 8, 2001
Language: English Record Type: Fulltext
Article Type: Brief Article
Document Type: Magazine/Journal; Trade
Word Count: 866

... would be charged to the customer's credit card.

The practice, which the attorney general **calls** preacquired account marketing, gives **telemarketers** the ability to **charge** a **customer** 's account even when he or she does not hand over a credit card number...

17/3,K/12 (Item 1 from file: 160)
DIALOG(R)File 160:Gale Group PROMT(R)
(c) 1999 The Gale Group. All rts. reserv.

01502796
Bell reducing its rates for access to directory-assistance database.
PHILADELPHIA INQUIRER (PA) October 31, 1986 p. C;17

... reduced rates for the service. Bell is one of the few telephone companies that permit **customers** to gain **access** to the directory-assistance database. **Bill** -collection agencies, **telemarketers** and financial institutions are viewed as leading customers for the service. Bell had set the...

17/3,K/13 (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

09791495 SUPPLIER NUMBER: 19870038 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Assortment of bills restrict telephone solicitation.
Gottlieb, Mag
Telemarketing & Call Center Solutions, v16, n2, p20(1)
August, 1997
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 693 LINE COUNT: 00059

... B. 610 as passed by the Senate provided for the compilation of a list of **consumers** who object to receiving **telephone** **solicitations** . The provisions of the **bill** did not apply to a **call** or message to any **consumer** with whom the solicitor had a prior or existing business relationship, defined as a relationship...

17/3,K/14 (Item 2 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

09213741 SUPPLIER NUMBER: 19039755 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Online Resources Closes 1996 With 64 Financial Institutions Signed-Up.
Business Wire, p1210064
Jan 21, 1997
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 517 LINE COUNT: 00049

... Online has 64 institutional clients. Online provides financial institutions with extensive support services, such as **consumer** **marketing** , **call** center **bill** paying software or service, security and communications network management. Users of Online's services may...

17/3,K/15 (Item 3 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

08864481 SUPPLIER NUMBER: 18452160
21 bills that could affect your telemarketing practices. (state bills)
Gottlieb, Mag
Telemarketing, v14, n11, p14(2)
May, 1996
ISSN: 0730-6156 LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 845 LINE COUNT: 00071

... S.B. 239 are asterisk bills; they exempt charities, polling, business-to-business calls and **calls** to previous **customers** . (An "asterisk" **bill** requires **telephone** **solicitors** to remove from their **calling** lists those telephone **customers** who have requested that their names be placed on a "no solicitation sales calls" list...

17/3,K/16 (Item 4 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

05508781 SUPPLIER NUMBER: 11269704 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Sometimes less is more in outbound telemarketing. (News: Lists)
Burka, Karen
Folio:'s Publishing News, v3, n8, p22(1)
August 15, 1991
ISSN: 1043-8688 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 593 LINE COUNT: 00049

... Rep. Edward J. Markey (D-Mass.) has proposed a bill establishing a national "do not **call** " list. As proposed, the **bill** would prohibit **telemarketers** from **calling** **consumers** who have put their names on the list.

Faced with growing resentment from consumers and...

17/3,K/17 (Item 5 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

05478596 SUPPLIER NUMBER: 11258412 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Top 50 service agencies honored at TBT central. (telemarketing and business telecommunications conference)
Telemarketing, v10, n2, p68(2)
August, 1991
ISSN: 0730-6156 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 869 LINE COUNT: 00069

... by telemarketers. This, in turn, Mr. Joseph said, should decrease the number of complaints by **consumers** about receiving unwanted **calls** from **telemarketers** .

The **bill** spurred much discussion by the service agency executives. They raised a number of concerns about...

17/3,K/18 (Item 6 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

05228847 SUPPLIER NUMBER: 10828477 (USE FORMAT 7 OR 9 FOR FULL TEXT)
20 telemarketing bills to closely monitor. (Corpus Juris)
Fliter, Leah
Telemarketing, v9, n11, p16(3)
May, 1991
ISSN: 0730-6156 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 1219 LINE COUNT: 00096

... the DMA as this article went to press.

Asterisk

Kansas SB 75 is an asterisk **bill** . It would also require any **telephone** **solicitor** making an unsolicited **consumer** telephone **call** to immediately identify himself or herself and the business for which the call is being...

```
Set     Items   Description
S1     487787   CHARGE OR BILL OR INVOICE
S2        567   TELEMARKETER? OR CALL()ORIGINATOR? ? OR (PHONE OR TELEPHON-
             E)()SOLICIT? OR (MARKETING OR SALE OR UNSOLICITED)()CALL? OR -
             AUTODIALER?
S3     558532   CALL OR CALLS OR CALLING OR ACCESS OR ADMISSION OR ADMITTA-
             NCE
S4     274797   PAY OR PAYMENT OR PAID OR REIMBURSE? OR STIPEND
S5    1409105   CONSUMER? ? OR USER? ? OR PARTY OR PARTIES OR CUSTOMER? ? -
             OR INDIVIDUAL? ?
S6    3791416   INFORMATION OR RULE? ? OR GUIDELINE? ? OR CONDITION? ? OR -
             COST OR PRICE OR FEE OR AMOUNT
S7          9   S1(5N)S2
S8         27   S1(S)S2
S9          9   S8(5N)S3
S10        13   S8(S)S3
S11         8   S10(S)S5
S12         4   S11(S)S6
? show files
File   2:INSPEC 1969-2004/Nov W4
         (c) 2004 Institution of Electrical Engineers
File  35:Dissertation Abs Online 1861-2004/Nov
         (c) 2004 ProQuest Info&Learning
File  65:Inside Conferences 1993-2004/Dec W1
         (c) 2004 BLDSC all rts. reserv.
File  99:Wilson Appl. Sci & Tech Abs 1983-2004/Oct
         (c) 2004 The HW Wilson Co.
File 233:Internet & Personal Comp. Abs. 1981-2003/Sep
         (c) 2003 EBSCO Pub.
File 474:New York Times Abs 1969-2004/Dec 03
         (c) 2004 The New York Times
File 475:Wall Street Journal Abs 1973-2004/Dec 03
         (c) 2004 The New York Times
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
         (c) 2002 The Gale Group
```

NPL
Bib + cit

12/5/1 (Item 1 from file: 475)
DIALOG(R)File 475:Wall Street Journal Abs
(c) 2004 The New York Times. All rts. reserv.

08163458 NYT Sequence Number: 000000030312
'DO NOT CALL' LIST BECOMES LAW
Wall Street Journal, Col. 5, Pg. 4, Sec. D
Wednesday March 12 2003
DOCUMENT TYPE: Newspaper JOURNAL CODE: WSJ LANGUAGE: English
RECORD TYPE: Abstract

ABSTRACT:
President Bush signs legislation creating a national 'do not **call** ' list intended to help **consumers** block unwanted telemarketing **calls** ; the **bill** allows the FTC to collect fees from **telemarketers** to fund the registry, which will **cost** about $16 million in its first year; **telemarketers** say the registry will devastate their business (M)

COMPANY NAMES: FEDERAL TRADE COMMISSION
DESCRIPTORS: TELEMARKETING; TELEPHONES AND TELECOMMUNICATIONS; LAW AND LEGISLATION
GEOGRAPHIC NAMES: UNITED STATES

12/5/2 (Item 2 from file: 475)
DIALOG(R)File 475:Wall Street Journal Abs
(c) 2004 The New York Times. All rts. reserv.

06278896
MARKETING: FCC ADOPTS RULES TO CURB TELEMARKETING
Wall Street Journal, Col. 6, Pg. 1, Sec. B
Friday September 18 1992
DOCUMENT TYPE: Newspaper JOURNAL CODE: WSJ LANGUAGE: English
RECORD TYPE: Abstract

ABSTRACT:
Federal Communications Commission adopts **rules** to help **consumers** avoid **calls** from **telemarketers** and to regulate use of automatic dialers, prerecorded messages and facsimile machines; critics **charge** moves fail to carry out intent of 1991 Telephone **Consumer** Protection Act (S)

COMPANY NAMES: FEDERAL COMMUNICATIONS COMMISSION (FCC)
DESCRIPTORS: CONSUMER PROTECTION; TELEPHONES; FACSIMILE SYSTEMS; LAW AND LEGISLATION

12/5/3 (Item 1 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
(c) 2002 The Gale Group. All rts. reserv.

06400573
AT&T launches call-back service
JAPAN: AT&T LAUNCHES NEW CHEAPER CALL-BACK
The Japan Times (XAO) 28 Nov 1996 P.11
Language: ENGLISH

AT&T Communications Services Japan has launched a low- **cost** , flat-rate international **call** -back service in the Tokyo area. The new service is extended to only corporate **customers** . Subscribers can make an international phone **call** to the United States or Canada at a 50% reduced rate compared to those charged by Japanese international telephone companies. To enjoy the service, corporate subscribers will need to install an AT&T's **autodialer** at a **price** of Y 10,000. But for those that accumulated **calls** worth more than Y 20,000 per month, the **autodialer** comes free of **charge** . The **autodialer** will connect all international **calls** directly through the firm's telecommunication centre in US without any additional procedures. The **call** -back service will be extended to **individual** **consumers** and to other areas eventually in the near future.

COMPANY: AT&T COMMUNICATIONS SERVICES JAPAN
EVENT: Product Design & Development (33);
COUNTRY: Japan (9JPN);

12/5/4 (Item 2 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
(c) 2002 The Gale Group. All rts. reserv.

03804699
LENDERS CALL FOR STRICTER POLICING
UK - LENDERS CALL FOR STRICTER POLICING
Daily Telegraph (DT) 27 October 1990 p23

At least 6 lenders have been allowed by the Office of Fair Trading to continue trading, despite the latter being given evidence showing that the lenders were making **unsolicited** **calls** on potential borrowers, which is illegal, according to M Liley, director of the **Consumer** Credit Assn, which represents 1,087 lenders. According to Liley, a loophole in the statutory **rules** also allows some credit brokers to manipulate credit protection insurance in order to **charge** 'extortionate' interest rates. Liley believes that the OFT 'lacks teeth' and should have greater power to act against malpractices more speedily. Meanwhile, Sir G Borrie, Director General of Fair Trading, has said that over 30 mortgage and insurance brokers and estate agents are in danger of losing their licences because of 'improprieties'.

PRODUCT: Mortgage Bankers & Brokers (6160); Insurance Agents & Brokers (6411); Estate Agents, Brokers, Managers (6530);
EVENT: MARKET & INDUSTRY NEWS (60);
COUNTRY: United Kingdom (4UK); OECD Europe (415); NATO Countries (420);
South East Asia Treaty Organisation (913);

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Set     Items   Description
S1        167   AU=(JAKOBSSON, B? OR JAKOBSSON B?)
S2          0   S1 AND (PHONE OR TELEPHONE)
S3          0   S1 AND LUCENT
S4          1   AU=(JAKOBSSON, BJORN? OR JAKOBSSON BJORN?)
? show files
File   2:INSPEC 1969-2004/Nov W4
         (c) 2004 Institution of Electrical Engineers
File  35:Dissertation Abs Online 1861-2004/Nov
         (c) 2004 ProQuest Info&Learning
File  65:Inside Conferences 1993-2004/Dec W1
         (c) 2004 BLDSC all rts. reserv.
File  99:Wilson Appl. Sci & Tech Abs 1983-2004/Oct
         (c) 2004 The HW Wilson Co.
File 233:Internet & Personal Comp. Abs. 1981-2003/Sep
         (c) 2003 EBSCO Pub.
File 474:New York Times Abs 1969-2004/Dec 03
         (c) 2004 The New York Times
File 475:Wall Street Journal Abs 1973-2004/Dec 03
         (c) 2004 The New York Times
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
         (c) 2002 The Gale Group
File  15:ABI/Inform(R) 1971-2004/Dec 06
         (c) 2004 ProQuest Info&Learning
File  20:Dialog Global Reporter 1997-2004/Dec 06
         (c) 2004 The Dialog Corp.
File 610:Business Wire 1999-2004/Dec 06
         (c) 2004 Business Wire.
File 810:Business Wire 1986-1999/Feb 28
         (c) 1999 Business Wire
File 476:Financial Times Fulltext 1982-2004/Dec 06
         (c) 2004 Financial Times Ltd
File 613:PR Newswire 1999-2004/Dec 06
         (c) 2004 PR Newswire Association Inc
File 813:PR Newswire 1987-1999/Apr 30
         (c) 1999 PR Newswire Association Inc
File 634:San Jose Mercury  Jun 1985-2004/Dec 03
         (c) 2004 San Jose Mercury News
File 624:McGraw-Hill Publications 1985-2004/Dec 06
         (c) 2004 McGraw-Hill Co. Inc
File   9:Business & Industry(R) Jul/1994-2004/Dec 03
         (c) 2004  The Gale Group
File 275:Gale Group Computer DB(TM) 1983-2004/Dec 06
         (c) 2004 The Gale Group
File 621:Gale Group New Prod.Annou.(R) 1985-2004/Dec 06
         (c) 2004 The Gale Group
File 636:Gale Group Newsletter DB(TM) 1987-2004/Dec 06
         (c) 2004 The Gale Group
File  16:Gale Group PROMT(R) 1990-2004/Dec 06
         (c) 2004 The Gale Group
File 160:Gale Group PROMT(R) 1972-1989
         (c) 1999 The Gale Group
File 148:Gale Group Trade & Industry DB 1976-2004/Dec 06
         (c)2004 The Gale Group
File 256:TecInfoSource 82-2004/Nov
         (c) 2004 Info.Sources Inc
```

4/5/1 (Item 1 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online
(c) 2004 ProQuest Info&Learning. All rts. reserv.

01603663 ORDER NO: AAD98-04529
PRIVACY VS. AUTHENTICITY (CRYPTOGRAPHY, INTERNET, COMMERCE, DIGITAL SIGNATURES)

Author: **JAKOBSSON, BJORN MARKUS**
Degree: PH.D.
Year: 1997
Corporate Source/Institution: UNIVERSITY OF CALIFORNIA, SAN DIEGO (0033)
Chairman: RUSSELL IMPAGLIAZZO
Source: VOLUME 58/08-B OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 4313. 75 PAGES
Descriptors: COMPUTER SCIENCE ; MATHEMATICS ; ECONOMICS,
COMMERCE-BUSINESS
Descriptor Codes: 0984; 0405; 0505

In many cryptographic settings, there is a trade-off between privacy and authenticity. We analyze this trade-off in the context of electronic commerce: On one hand, we have schemes whose perfect and un-revokable privacy makes them susceptible to attacks such as blackmail and money-laundry. On the other hand, we have schemes where the authenticity of the funds (in the sense of ownership) is guaranteed by sacrificing user privacy in its entirety. In this work, we propose a model and protocols balancing the needs for privacy against those of authenticity.

In our proposed e-money system, all users enjoy full privacy, but both value of funds and user anonymity can be revoked or suspended unconditionally, by the cooperation of a quorum of banks and consumer rights organizations. Our method employs diffusion of a task into distributed modules; doing so, it enables a stronger and more realistic adversarial setting, and achieves increased security, privacy, availability and functionality without introducing any noticeable disadvantage. The result is a scheme that protects against privacy aided attacks, such as blackmail and money-laundry, as well as the "ultimate crime," where an active attacker gets the bank's secret key or forces the bank to give "unmarked bank notes". Our system, unlike all previous anonymous systems, can prevent all such crimes from successfully being perpetrated, and employs revocation to do so.

One important building block implements the desired balance between privacy and authenticity for digital signatures. We introduce magic ink signatures; such signatures require a quorum of servers to be produced, and a (possibly different) quorum to be unblinded. We present and use an efficient and robust scheme for magic ink DSS signatures.

The mechanisms introduced to balance the need for anonymity against the need to be able to revoke it, together with the notion of challenge semantics that we introduce, provide us with a very versatile system, a second important goal of our investigation. The proposed scheme is efficient and allows for numerous modes of payments.

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? ds
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Set     Items   Description
S1         54   AU=(JAKOBSSON, B? OR JAKOBSSON B?)
S2         11   S1 AND IC=G06F-017/60
? show files
File 344:Chinese Patents Abs Aug 1985-2004/May
         (c) 2004 European Patent Office
File 347:JAPIO Nov 1976-2004/Aug(Updated 041203)
         (c) 2004 JPO & JAPIO
File 350:Derwent WPIX 1963-2004/UD,UM &UP=200478
         (c) 2004  Thomson Derwent
File 348:EUROPEAN PATENTS 1978-2004/Nov W04
         (c) 2004 European Patent Office
File 349:PCT FULLTEXT 1979-2002/UB=20041202,UT=20041125
         (c) 2004 WIPO/Univentio
```

inventor
all 11 are
his

2/5/1 (Item 1 from file: 347)
DIALOG(R)File 347:JAPIO
(c) 2004 JPO & JAPIO. All rts. reserv.

07085032 **Image available**
METHOD FOR ELECTRONIC COMMERCE AND DATA BASE

PUB. NO.: 2001-312680 [JP 2001312680 A]
PUBLISHED: November 09, 2001 (20011109)
INVENTOR(s): **JAKOBSSON BJORN M**
REITER MICHAEL KENDRICK
SILBERSCHATZ ABRAHAM
APPLICANT(s): LUCENT TECHNOL INC
APPL. NO.: 2001-122699 [JP 2001122699]
FILED: April 20, 2001 (20010420)
PRIORITY: 00 561535 [US 2000561535], US (United States of America), April 28, 2000 (20000428)
INTL CLASS: **G06F-017/60**

ABSTRACT

PROBLEM TO BE SOLVED: To provide an anonymous delivery method which cannot be linked in electronic commerce.

SOLUTION: The anonymous delivery/payment method used in connection with electronic commerce is provided. A user starts electronic transaction with a merchant and therefore a specific identifier is supplied to the merchant. For starting respective transactions by the user, the specific identifier supplied to various traders is changed. The merchant attaches the identifier to a label on a package including the commodity which is to be delivered to the user by the reception of the identifier and the package is supplied to the delivery agent being a third person to whom the package is entrusted. The delivery agent accesses a data base for relating the identifier to the address of the specified user. The delivery agent exchanges the label for the label including the name and the address of the user and delivers the package to the user.

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2/5/2 (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2004 Thomson Derwent. All rts. reserv.

015738344 **Image available**
WPI Acc No: 2003-800545/200375
XRPX Acc No: N03-641442

Electronic commerce conducting method, involves generating E-coin with digital signature and hint value by signer based on message, and conforming validity of E-coin using hint value

Patent Assignee: LUCENT TECHNOLOGIES INC (LUCE)
Inventor: **JAKOBSSON B M** ; MUELLER J C
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
US 6636969	B1	20031021	US 99299327	A	19990426	200375	B

Priority Applications (No Type Date): US 99299327 A 19990426
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 6636969	B1		9	G06F-017/60	

Abstract (Basic): US 6636969 B1

NOVELTY - The method involves generating an E-coin comprising a digital signature S and a message m. A hint value mh is generated by a signer by decrypting and blinding the message m, and the value is then stored. Validity of the E-coin is confirmed using the hint value by decrypting the E-coin to create a decrypted version of message md and comparing it with mh value.

USE - Used for conducting electronic commerce between a signer, a receiver and a verifier.

ADVANTAGE - The validity of the E-coin is confirmed without revealing any identifying information about who spend E-coin. The hint value identifies location of record in transcript, thereby reducing the tracing time of the digital signature.

DESCRIPTION OF DRAWING(S) - The drawing shows a flowchart of hint generation process.

pp; 9 DwgNo 1/2

Title Terms: ELECTRONIC; CONDUCTING; METHOD; GENERATE; COIN; DIGITAL; SIGNATURE; VALUE; BASED; MESSAGE; CONFORM; VALID; COIN; VALUE
Derwent Class: T01; T05; W01
International Patent Class (Main): **G06F-017/60**
International Patent Class (Additional): H04L-009/30
File Segment: EPI

2/5/3 (Item 2 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2004 Thomson Derwent. All rts. reserv.

015355083 **Image available**
WPI Acc No: 2003-416021/200339
XRPX Acc No: N03-331530

Electronic commerce transaction apparatus in banks, cancels account corresponding to payer public key and stores new account corresponding to merchant public key based on validity of signature

Patent Assignee: LUCENT TECHNOLOGIES INC (LUCE)
Inventor: **JAKOBSSON B M**
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
US 6529884	B1	20030304	US 99352963	A	19990714	200339	B

Priority Applications (No Type Date): US 99352963 A 19990714
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 6529884	B1		7	G06F-017/60	

Abstract (Basic): US 6529884 B1

NOVELTY - A bank processor (12) receives the merchant and payer public keys, signature of merchant public key from merchant processor (16). The bank processor cancels the account corresponding to payer public key from bank memory (13) and stores new account corresponding to merchant public key, if signature is valid and account corresponding to payer public key is previously stored in bank memory.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

(1) payer device; and

(2) merchant public key signature computing method.

USE - For use in banks.

ADVANTAGE - Since validity of signature of merchant public key is determined, the theft is prevented, thereby improving security.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of the electronic commerce transaction apparatus.
bank processor (12)
bank memory (13)
merchant processor (16)
pp; 7 DwgNo 1/2
Title Terms: ELECTRONIC; TRANSACTION; APPARATUS; BANK; CANCEL; ACCOUNT; CORRESPOND; PAY; PUBLIC; KEY; STORAGE; NEW; ACCOUNT; CORRESPOND; MERCHANT ; PUBLIC; KEY; BASED; VALID; SIGNATURE
Derwent Class: T01; T05
International Patent Class (Main): **G06F-017/60**
File Segment: EPI

2/5/4 (Item 3 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2004 Thomson Derwent. All rts. reserv.

015041799 **Image available**
WPI Acc No: 2003-102315/200309
XRPX Acc No: N03-081706

Recommendations generation method for online financial transactions, involves comparing prices of each financial instrument related to different service/goods sources to define suitable recommendations

Patent Assignee: JAKOBSSON B M (JAKO-I)
Inventor: **JAKOBSSON B M**
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
US 20020133419	A1	20020919	US 2001809953	A	20010316	200309	B

Priority Applications (No Type Date): US 2001809953 A 20010316
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20020133419	A1		16	G06F-017/60	

Abstract (Basic): US 20020133419 A1

NOVELTY - The price of each financial instrument associated with each service or goods sources, is estimated based on bets on future performance of instrument placed by investors. The estimated price is compared with prices of remaining sources, based on which recommendations for each source are defined.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for the following:

(1) Recommendation generating apparatus; and

(2) Article of manufacture containing recommendation generating programs.

USE - For generating recommendations related to various on-line financial transactions through Internet, wireless network.

ADVANTAGE - Ensures generating secure recommendations due to precise price estimation of financial instruments. Minimizes measurement error and measurement time due to effective characterization of user opinions, thereby accurate recommendations is achieved.

DESCRIPTION OF DRAWING(S) - The figure shows a portion of recommendation interface.

pp; 16 DwgNo 3A/8
Title Terms: GENERATE; METHOD; FINANCIAL; TRANSACTION; COMPARE; PRICE; FINANCIAL; INSTRUMENT; RELATED; SERVICE; GOODS; SOURCE; DEFINE; SUIT
Derwent Class: T01
International Patent Class (Main): **G06F-017/60**

File Segment: EPI

2/5/5 (Item 4 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2004 Thomson Derwent. All rts. reserv.

014885369 **Image available**
WPI Acc No: 2002-706075/200276
XRPX Acc No: N02-556656

Call originator access controlling method in PSTN, involves partly determining amount to charge originator of incoming call partly based on user specified access cost information

Patent Assignee: JAKOBSSON B M (JAKO-I)
Inventor: **JAKOBSSON B M**
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
US 20020099670	A1	20020725	US 2001769511	A	20010125	200276	B

Priority Applications (No Type Date): US 2001769511 A 20010125
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20020099670	A1		10	G06F-017/60	

Abstract (Basic): US 20020099670 A1

NOVELTY - A set of user specified access cost information to be applied to incoming calls, is stored for given user terminals (104-1-104-M). An amount to charge an originator of the incoming call is determined partly, based on stored user specified access cost information.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for the following:

(1) Call originator access controlling processor based system;
(2) Call originator access controlling program; and
(3) Call originator access controlling apparatus.

USE - For controlling access of telemarketers or other call originators in PSTN or other communication network. Also for other communication system applications including applications involving e-mail solicitations over Internet, pages output through paging networks, and calls, e-mails or pages transmitted through wireless network.

ADVANTAGE - Reduces the likelihood that a given consumer or user will receive unwanted calls, while also providing information that can be used by telemarketers and other call originators to better target their calls.

DESCRIPTION OF DRAWING(S) - The figure shows a schematic of communication system implemented with call originator access control system.

User terminals (104-1-104-M)
pp; 10 DwgNo 1/4

Title Terms: CALL; ACCESS; CONTROL; METHOD; PSTN; DETERMINE; AMOUNT; CHARGE ; INCOMING; CALL; BASED; USER; SPECIFIED; ACCESS; COST; INFORMATION
Derwent Class: T01; W01
International Patent Class (Main): **G06F-017/60**
File Segment: EPI

2/5/6 (Item 5 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2004 Thomson Derwent. All rts. reserv.

014745150 **Image available**
WPI Acc No: 2002-565857/200260
XRPX Acc No: N02-447941

Information item access control method using internet involves decrypting hidden version of signed ciphertext received from customer, so as to hide purchased information item from merchant

Patent Assignee: JAKOBSSON B M (JAKO-I); SCHNORR C P (SCHN-I)
Inventor: **JAKOBSSON B M** ; SCHNORR C P
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
US 20020069181	A1	20020606	US 2000727904	A	20001201	200260	B

Priority Applications (No Type Date): US 2000727904 A 20001201
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20020069181	A1		9	G06F-017/60	

Abstract (Basic): US 20020069181 A1

NOVELTY - A hidden version of signed ciphertext and a request for purchase of given item, are received from the customer (106). The hidden version is decrypted and is returned to the customer, such that the merchant (102) is unable to identify the given item purchased by the customer.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for the following:

(1) Processor-based system for controlling access to information items; and

(2) Machine readable medium storing information items access control program.

USE - For controlling access to information items using internet.

ADVANTAGE - The purchase of information items from merchant using internet is implemented so as to ensure privacy of a customer. Also, the amount paid by the customer for particular information item is hidden from payment server and merchant.

DESCRIPTION OF DRAWING(S) - The figure shows the information retrieval system.

Merchant (102)
Customer (106)
pp; 9 DwgNo 1/3

Title Terms: INFORMATION; ITEM; ACCESS; CONTROL; METHOD; HIDE; VERSION; SIGN; RECEIVE; CUSTOMER; SO; HIDE; PURCHASE; INFORMATION; ITEM; MERCHANT
Derwent Class: T01; W01
International Patent Class (Main): **G06F-017/60**
International Patent Class (Additional): H04K-001/00; H04L-009/00
File Segment: EPI

2/5/7 (Item 6 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014408688 **Image available**
WPI Acc No: 2002-229391/200229
XRPX Acc No: N02-176366

On-line transaction method in e-commerce, involves identifying users based on at least two identifiers received from merchant

Patent Assignee: LUCENT TECHNOLOGIES INC (LUCE)
Inventor: **JAKOBSSON B M** ; REITER M K; SILBERSCHATZ A

Number of Countries: 028 Number of Patents: 003
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
EP 1150227	A1	20011031	EP 2000309859	A	20001106	200229	B
JP 2001312680	A	20011109	JP 2001122699	A	20010420	200229	
CA 2339560	A1	20011028	CA 2339560	A	20010306	200229	

Priority Applications (No Type Date): US 2000561535 A 20000428
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
EP 1150227	A1	E	16	G06F-017/60	

Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI TR

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 2001312680	A		14	G06F-017/60	
CA 2339560	A1	E		H04L-009/32	

Abstract (Basic): EP 1150227 A1

NOVELTY - An identifier is received from a merchant (104) to identify one of the users (102). Each user is identified based on at least two different identifiers received and an address of the identified user is determined for transactions.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

(a) On-line transaction system;

(b) Database containing identifiers and addresses

USE - For on-line transactions in e-commerce applications for delivery of goods ordered through network.

ADVANTAGE - Since the users are identified based on several identifiers for different transactions, security is enhanced during good delivery and payment.

DESCRIPTION OF DRAWING(S) - The figure shows the arrangement of on-line transaction system.

User (102)
Merchant (104)
pp; 16 DwgNo 1/5

Title Terms: LINE; TRANSACTION; METHOD; IDENTIFY; USER; BASED; TWO; IDENTIFY; RECEIVE; MERCHANT
Derwent Class: T01
International Patent Class (Main): **G06F-017/60** ; H04L-009/32
International Patent Class (Additional): H04L-012/16
File Segment: EPI

2/5/8 (Item 7 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014293819 **Image available**
WPI Acc No: 2002-114521/200215
XRPX Acc No: N02-085331

Global customization support method involves customizing content to be received by user in accordance with portion of accessible information

Patent Assignee: LUCENT TECHNOLOGIES INC (LUCE); ARLEIN R M (ARLE-I); JAI B (JAIB-I); JAKOBSSON B M (JAKO-I); MONROSE F (MONR-I); REITER M K (REIT-I)
Inventor: ARLEIN R M; JAI B; **JAKOBSSON B M** ; MONROSE F; REITER M K
Number of Countries: 028 Number of Patents: 004
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
WO 200197074	A1	20011220	WO 2001US18959	A	20010612	200215	B
EP 1218829	A1	20020703	EP 2001946302	A	20010612	200251	

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                              WO 2001US18959  A   20010612
US 20020133500  A1  20020919  WO 2001US18959  A   20010612  200264
                              US 200231773    A   20020123
JP 2004503875  W   20040205   WO 2001US18959  A   20010612  200412
                              JP 2002511207   A   20010612
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Priority Applications (No Type Date): US 2000211164 P 20000613; US 200231773 A 20020123

Patent Details:

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Patent No  Kind Lan Pg   Main IPC    Filing Notes
WO 200197074  A1 E  43 G06F-017/00
   Designated States (National): JP US
   Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LU
   MC NL PT SE TR
EP 1218829    A1 E     G06F-017/00   Based on patent WO 200197074
   Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT
   LI LT LU LV MC MK NL PT RO SE SI TR
US 20020133500 A1       G06F-007/00
JP 2004503875 W     74 G06F-015/00   Based on patent WO 200197074
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Abstract (Basic): WO 200197074 A1

NOVELTY - Several mechanisms are provided for enabling one of the users and one or more entities to control which entities in the distributed data network have access to the information generated in association with the user's activity on the distributed data network. The content to be received by the user is customized in accordance with a portion of accessible information.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

(a) Global customization support apparatus;

(b) Article of manufacture comprising machine readable medium containing global customization supporting program

USE - For supporting global customization for performing purchase transaction in distributed data network e.g. Internet

ADVANTAGE - Enables global profiles of each user's behavior to be maintained, so that merchant can customize content for user based on user's activities. Enables each merchant to specify which other merchants can learn the information that it contributes to profiles and/or other desired information.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram illustrating overview of infrastructure according to global customization support system.

pp; 43 DwgNo 2/8

Title Terms: GLOBE; CUSTOMISATION; SUPPORT; METHOD; CUSTOMISATION; CONTENT; RECEIVE; USER; ACCORD; PORTION; ACCESS; INFORMATION
Derwent Class: T01
International Patent Class (Main): G06F-007/00; G06F-015/00; G06F-017/00
International Patent Class (Additional): **G06F-017/60** ; G06F-019/00
File Segment: EPI

2/5/9 (Item 8 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014189099 **Image available**
WPI Acc No: 2002-009796/200201
XRPX Acc No: N02-008164

Vote message generating method involves encrypting vote by voter with public key of an authority and generating signature on vote using secret key of voter, which is sent for tallying by authority

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Patent Assignee: LUCENT TECHNOLOGIES INC (LUCE  )
Inventor:  JAKOBSSON B M
Number of Countries: 001  Number of Patents: 001
Patent Family:
Patent No      Kind   Date     Applicat No     Kind   Date     Week
US 6317833      B1  20011113  US 98197799      A   19981123  200201  B

Priority Applications (No Type Date): US 98197799 A 19981123
Patent Details:
Patent No  Kind Lan Pg   Main IPC    Filing Notes
US 6317833    B1      5 H04L-009/32

Abstract (Basic): US 6317833 B1
        NOVELTY - A voter encrypts a vote with a public key of an authority
    using a temporary secret to form an encrypted vote. A signature is
    generated on the encrypted vote using a secret key of the voter. The
    encrypted vote and the signature are sent to the authority for
    tallying.
        DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the
    following:
        (a) Voting method;
        (b) Vote tallying method
        USE - For elections.
        ADVANTAGE - Allows incorrect votes to be easily weeded out. Use of
    a mix network allows the method to robustly decrypt and permute a
    vector of encrypted messages, without revealing to voters or the
    talliers the correspondence between entries in the input and output
    vectors. The implementation is efficient for large vectors.
        DESCRIPTION OF DRAWING(S) - The figure shows a flowchart of the
    voting process.
        pp; 5 DwgNo 1/1
Title Terms: VOTE; MESSAGE; GENERATE; METHOD; VOTE; VOTE; PUBLIC; KEY;
  AUTHORISE; GENERATE; SIGNATURE; VOTE; SECRET; KEY; VOTE; SEND; AUTHORISE
Derwent Class: T01; T05; W01
International Patent Class (Main): H04L-009/32
International Patent Class (Additional):  G06F-017/60 ; H04L-009/30
File Segment: EPI


 2/5/10      (Item 9 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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013717468     **Image available**
WPI Acc No: 2001-201692/200120
XRPX Acc No: N01-143792
  Electronic transaction implementing method involves indicating whether
  bid input to offer program is acceptable, based on which one user binds
  another user to provide transfer authorized by digital certificate
Patent Assignee: LUCENT TECHNOLOGIES INC (LUCE  ); RSA SECURITY INC
  (RSAS-N)
Inventor:  JAKOBSSON B M ; JUELS A
Number of Countries: 001  Number of Patents: 001
Patent Family:
Patent No      Kind   Date     Applicat No     Kind   Date     Week
US 6157920      A   20001205  US 9766143       A   19971119  200120  B
                              US 98134012      A   19980814

Priority Applications (No Type Date): US 9766143 P 19971119; US 98134012 A
  19980814
Patent Details:
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Patent No  Kind Lan Pg   Main IPC    Filing Notes
US 6157920    A     14 G06F-017/60   Provisional application US 9766143
```

Abstract (Basic): US 6157920 A

NOVELTY - A piece of digital cash is transmitted by a first user. A second user evaluates the offer by supplying a bid as input to the offer program. If the bid is indicated as acceptable by the offer program (54), the second user binds the first user to make the corresponding transfer authorized by the digital certificate (52).

DETAILED DESCRIPTION - A piece of digital cash representing an offer by a first user is generated. The piece of digital cash includes a digital certificate and an offer program. The offer program specifies a particular transfer to be made by the first user and authorized by the digital certificate, for a given input. INDEPENDENT CLAIMS are also included for the following:

(a) Electronic transactions implementing apparatus;
(b) Electronic transactions implementing program

USE - For electronic transactions carried over computer network and other types of communication media particularly in e-commerce.

ADVANTAGE - Since payment technique is based on any type of transmission mechanism, efficient and practical payment technique is achieved. Since secure transactions are implemented using an instrument referred as executable digital cash or X-cash, X-cash allows an offer to be bound to the corresponding rights to be transferred, thereby enabling the processes of bid searching and payment to be unified. Since trade can be initiated immediately without contacting the originator directly, communication bottlenecks are avoided. Since entitlement authentication, fairness, perfect matchmaking and integrity are provided, X-cash is compact and permit offers and bids to be processed efficiently.

DESCRIPTION OF DRAWING(S) - The figure shows the executable digital cash.

Digital certificate (52)
Offer program (54)
pp; 14 DwgNo 2/5

Title Terms: ELECTRONIC; TRANSACTION; IMPLEMENT; METHOD; INDICATE; BID; INPUT; OFFER; PROGRAM; ACCEPT; BASED; ONE; USER; BIND; USER; TRANSFER; DIGITAL; CERTIFY
Derwent Class: T01; T05
International Patent Class (Main): **G06F-017/60**
File Segment: EPI

2/5/11 (Item 1 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
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01346137
Anonymous and secure electronic commerce
Anonymer und sicherer elektronischer Handel
Commerce electronique anonyme et sur
PATENT ASSIGNEE:
LUCENT TECHNOLOGIES INC., (2143720), 600 Mountain Avenue, Murray Hill, New Jersey 07974-0636, (US), (Applicant designated States: all)
INVENTOR:
Jakobsson, Bjorn Markus , 1203 Garden Street, Hoboken, New Jersey 07030, (US)
Reiter, Michael Kendrick, 4 Bluebird Way, Raritan, New Jersey 08869, (US)
Silberschatz, Abraham, 48 Wolf Hill Drive, Warren, New Jersey 07059, (US
LEGAL REPRESENTATIVE:
Watts, Christopher Malcolm Kelway, Dr. et al (37391), Lucent Technologies (UK) Ltd, 5 Mornington Road, Woodford Green Essex, IG8 0TU, (GB)

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PATENT (CC, No, Kind, Date):  EP 1150227  A1  011031 (Basic)
APPLICATION (CC, No, Date):   EP 2000309859 001106;
PRIORITY (CC, No, Date): US 561535 000428
DESIGNATED STATES: DE; FR; GB; IT
EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI
INTERNATIONAL PATENT CLASS:  G06F-017/60

ABSTRACT EP 1150227 A1
    Anonymous delivery and payment techniques for use in conjunction with
  electronic commerce are disclosed. A user, upon entering into an
  electronic transaction with a merchant, provides the merchant with a
  unique identifier. For each transaction entered into by this user, the
  unique identifier provided to various merchants changes. Upon receipt of
  the identifier, the merchant places the identifier on a label on a
  package containing the goods to be delivered to the user and provides the
  package to a trusted third party shipper. The shipper accesses a database
  to associate the identifier with a particular user's address. The shipper
  thereafter replaces the label with a label containing the user name and
  address and delivers the package to the user. Various techniques are
  disclosed for the generation, storage, and use of the unique identifiers
  by the user and shipper. Further, an anonymous payment technique may be
  coupled with the anonymous delivery technique which allow the shipper to
  authenticate the payment amount agreed to by the user so that the shipper
  can pay the merchant for the goods and recover the amount paid from the
  user.
ABSTRACT WORD COUNT: 185
NOTE:
  Figure number on first page: 1

LEGAL STATUS (Type, Pub Date, Kind, Text):
 Application:      011031 A1 Published application with search report
 Examination:      011031 A1 Date of request for examination: 20001117
 Examination:      020102 A1 Date of dispatch of the first examination
                             report: 20011113
 Withdrawal:       030312 A1 Date of withdrawal of application: 20030108
LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:
Available Text  Language   Update    Word Count
      CLAIMS A  (English)  200144     1094
      SPEC A    (English)  200144     6246
Total word count - document A         7340
Total word count - document B            0
Total word count - documents A + B    7340
```

On-line transaction method in e-commerce, involves identifying users based on at least two identifiers received from merchant
Inventor: **JAKOBSSON B M** ; REITER M K; SILBERSCHATZ A

2/TI,AU/8 (Item 7 from file: 350)
DIALOG(R)File 350:(c) 2004 Thomson Derwent. All rts. reserv.

Global customization support method involves customizing content to be received by user in accordance with portion of accessible information
Inventor: ARLEIN R M; JAI B; **JAKOBSSON B M** ; MONROSE F; REITER M K

2/TI,AU/9 (Item 8 from file: 350)
DIALOG(R)File 350:(c) 2004 Thomson Derwent. All rts. reserv.

Vote message generating method involves encrypting vote by voter with public key of an authority and generating signature on vote using secret key of voter, which is sent for tallying by authority
Inventor: **JAKOBSSON B M**

2/TI,AU/10 (Item 9 from file: 350)
DIALOG(R)File 350:(c) 2004 Thomson Derwent. All rts. reserv.

Electronic transaction implementing method involves indicating whether bid input to offer program is acceptable, based on which one user binds another user to provide transfer authorized by digital certificate
Inventor: **JAKOBSSON B M** ; JUELS A

2/TI,AU/11 (Item 1 from file: 348)
DIALOG(R)File 348:(c) 2004 European Patent Office. All rts. reserv.

Anonymous and secure electronic commerce
Anonymer und sicherer elektronischer Handel
Commerce electronique anonyme et sur
INVENTOR:
Jakobsson, Bjorn Markus , 1203 Garden Street, Hoboken, New Jersey 07030, (US)
Reiter, Michael Kendrick, 4 Bluebird Way, Raritan, New Jersey 08869, (US)
Silberschatz, Abraham, 48 Wolf Hill Drive, Warren, New Jersey 07059, (US

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? t s2/ti,au/all

 2/TI,AU/1     (Item 1 from file: 347)
DIALOG(R)File 347:(c) 2004 JPO & JAPIO. All rts. reserv.

METHOD FOR ELECTRONIC COMMERCE AND DATA BASE

INVENTOR(s):   JAKOBSSON BJORN M
               REITER MICHAEL KENDRICK
               SILBERSCHATZ ABRAHAM


 2/TI,AU/2     (Item 1 from file: 350)
DIALOG(R)File 350:(c) 2004  Thomson Derwent. All rts. reserv.

  Electronic commerce conducting method, involves generating E-coin with
  digital signature and hint value by signer based on message, and
  conforming validity of E-coin using hint value
Inventor:  JAKOBSSON B M ; MUELLER J C


 2/TI,AU/3     (Item 2 from file: 350)
DIALOG(R)File 350:(c) 2004  Thomson Derwent. All rts. reserv.

  Electronic commerce transaction apparatus in banks, cancels account
  corresponding to payer public key and stores new account corresponding to
  merchant public key based on validity of signature
Inventor:  JAKOBSSON B M


 2/TI,AU/4     (Item 3 from file: 350)
DIALOG(R)File 350:(c) 2004  Thomson Derwent. All rts. reserv.

  Recommendations generation method for online financial transactions,
  involves comparing prices of each financial instrument related to
  different service/goods sources to define suitable recommendations
Inventor:  JAKOBSSON B M


 2/TI,AU/5     (Item 4 from file: 350)
DIALOG(R)File 350:(c) 2004  Thomson Derwent. All rts. reserv.

  Call originator access controlling method in PSTN, involves partly
  determining amount to charge originator of incoming call partly based on
  user specified access cost information
Inventor:  JAKOBSSON B M


 2/TI,AU/6     (Item 5 from file: 350)
DIALOG(R)File 350:(c) 2004  Thomson Derwent. All rts. reserv.

  Information item access control method using internet involves decrypting
  hidden version of signed ciphertext received from customer, so as to hide
  purchased information item from merchant
Inventor:  JAKOBSSON B M ; SCHNORR C P


 2/TI,AU/7     (Item 6 from file: 350)
DIALOG(R)File 350:(c) 2004  Thomson Derwent. All rts. reserv.
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US PATENT & TRADEMARK OFFICE
PATENT APPLICATION FULL TEXT AND IMAGE DATABASE

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(1 of 1)

United States Patent Application	*20020099670*
Kind Code	**A1**
Jakobsson, Bjorn Markus	**July 25, 2002**

Call originator access control through user-specified pricing mechanism in a communication network

Abstract

Access of telemarketers or other call originators to destination user terminals of a communication system is controlled by storing for a given one of the user terminals a set of user-specified access cost information to be applied to one or more incoming calls directed to the given user terminal. A service provider or associated network processing element of the system utilizes the user-specified access cost information to determine an amount to charge an originator of a given incoming call directed to the user terminal. The charge for the incoming call may thus include a usual toll charge, if any, as well as an additional access cost determined based from the user-specified access cost information for the destination user terminal. The access cost may be presented to the originator of the given incoming call, and the incoming call may be routed to the user terminal only if the presented access cost is approved by the originator of the given incoming call. The access cost is charged to the originator and may be credited at least in part to an account of a called party associated with the user terminal. Advantageously, the invention reduces unwanted calls, while also providing information that allows telemarketers and other call originators to better target their calls.

Inventors: **Jakobsson, Bjorn Markus**; *(Hoboken, NJ)*

Correspondence Name and Address:
Ryan, Mason & Lewis, LLP
90 Forest Avenue
Locust Valley
NY
11560
US

Serial No.: **769511**
Series Code: **09**
Filed: **January 25, 2001**

U.S. Current Class:	705/400
U.S. Class at Publication:	705/400
Intern'l Class:	G06F 017/60

What is claimed is:

1. A method for controlling access of call originators to user terminals in a communication system, the method comprising the steps of: storing for a given user terminal of the system a set of user-specified access cost information to be applied to one or more incoming calls directed to the user terminal; and determining an amount to charge an originator of a given incoming call directed to the user terminal based at least in part on an access cost for the given incoming call as determined from the user-specified access cost information.

2. The method of claim 1 wherein the access cost is presented to the originator of the given incoming call and the incoming call is routed to the user terminal only if the presented access cost is approved by the originator of the given incoming call.

3. The method of claim 1 wherein the access cost is charged to the originator and credited at least in part to an account of a called party associated with the user terminal.

4. The method of claim 1 wherein the user terminal comprises a telephone.

5. The method of claim 1 wherein the user terminal comprises a computer.

6. The method of claim 1 wherein the user terminal comprises a personal digital assistant.

7. The method of claim 1 wherein the set of user-specified access cost information comprises one or more access rules specified by the user and indicating a particular access cost for an incoming call under one or more specified conditions.

8. The method of claim 1 wherein the set of user-specified cost information is stored in a database associated with a service provider that implements the determining step.

9. The method of claim 1 wherein the set of user-specified cost information is stored in a database associated with the user terminal.

10. The method of claim 1 wherein the originator of the given incoming call comprises a telemarketer.

11. The method of claim 1 wherein a user associated with the terminal is permitted to waive the access cost for the given incoming call.

12. The method of claim 11 wherein the waiver of the access cost is in response to an offer from the call originator made after the incoming call is routed to and accepted at the user terminal.

13. The method of claim 1 wherein the set of user-specified access control information comprises at least one of a caller-specific access cost and a caller-specific access rule associated with an identifier of a particular call originator.

14. The method of claim 1 wherein the set of user-specified access control information comprises at least one of a general access cost and a general access rule to be applied to a plurality of incoming calls regardless of the particular call originator associated therewith.

15. The method of claim 1 wherein the user-specified access cost information is at least in part entered by the user at the user terminal via a menu-driven user interface.

16. The method of claim 1 wherein the user-specified access cost information is a least in part entered by the user at a web site associated with a service provider that implements the storing and determining steps.

17. A processor-based system for controlling access of call originators to user terminals in a communication system, the system comprising: one or more processing elements configured to store for a given user terminal of the system a set of user-specified access cost information to be applied to one or more incoming calls directed to the user terminal, and to determine an amount to charge an originator of a given incoming call directed to the user terminal based at least in part on an access cost for the given incoming call as determined from the user-specified access cost information.

18. A machine-readable medium containing one or more software programs for controlling access of call originators to user terminals in a communication system, wherein the one or more programs when executed implement the steps of: storing for a given user terminal of the system a set of user-specified access cost information to be applied to one or more incoming calls directed to the user terminal; and determining an amount to charge an originator of a given incoming call directed to the user terminal based at least in part on an access cost for the given incoming call as determined from the user-specified access cost information.

19. An apparatus for use in controlling access of call originators to user terminals in a communication system, the apparatus comprising: a memory for storing for a given user terminal of the system a set of user-specified access cost information to be applied to one or more incoming calls directed to the user terminal; and a processor coupled to the memory and operative to determine an amount to charge an originator of a given incoming call directed to the user terminal based at least in part on an access cost for the given incoming call as determined from the user-specified access cost information.

Description

FIELD OF THE INVENTION

[0001] The invention relates generally to the processing of telephone calls or other types of communications over a public switched telephone network (PSTN) or other type of communication network, and more particularly to techniques for controlling access of telemarketers or other call originators to users over such networks.

BACKGROUND OF THE INVENTION

[0002] Telemarketing refers generally to the practice of presenting unsolicited offers of goods or services to consumers or other users via telephone or other communication network terminal. Significant advantages of telemarketing include its low cost and its ability to reach members of targeted consumer groups. These advantages have been accentuated recently by a number of trends, such as availability of increasingly accurate information on consumer behavior, development of improved predictive dialing algorithms, and reductions in long-distance telecommunication costs. As a result, telemarketing activity has been increasing to the point that it is not uncommon for many consumers to receive several telemarketing calls each and every day. Unfortunately, these calls often come at inconvenient times, and can be a source of considerable anger and frustration for consumers. The same advantages that have led to an increase in telemarketing activity have thus also created the danger of a consumer backlash that may limit its future effectiveness.

[0003] A number of known techniques address the issue of controlling access of telemarketers to consumers over a network. One such technique involves selective call blocking. In this technique, a consumer is able to specify that only those incoming calls corresponding to designated originating telephone numbers will generate a ring at the destination terminal. More particularly, the consumer can create a database of known telephone numbers, e.g., those of family members, friends, cell phones, car phones, work places, schools, etc., and a central office or other processing element of the network is configured to process incoming calls directed to the consumer such that only calls from the designated numbers will get through to the destination terminal. However, these and other existing techniques for controlling access telemarketers have been unable to provide adequate protection against the above-noted problem of excessive telemarketing activity.

[0004] A need therefore exists in the art for improved techniques for controlling access of telemarketers to consumers. It is particularly desirable that such techniques ensure that telemarketers are more likely to reach consumers that are interested in a particular type of offer, while also protecting consumers against excessive telemarketing activity.

SUMMARY OF THE INVENTION

[0005] The invention provides improved techniques for controlling access of telemarketers or other types of call originators to user terminals of a communication system.

[0006] In accordance with one aspect of the invention, one or more elements of the system store a set of user-specified access cost information to be applied to one or more incoming calls directed to a corresponding telephone, computer, personal digital assistant or other user terminal. A service provider or associated network processing element of the system utilizes the user-specified access cost information to determine an amount to charge an originator of a given incoming call directed to the user terminal. The charge for the incoming call may thus include a usual toll charge, if any, as well as an additional access cost determined based from the user-specified access cost information for the destination user terminal. The access cost may be presented to the originator of the given incoming call, and the incoming call may be routed to the user terminal only if the presented access cost is approved by the originator of the given incoming call. The access cost is charged to the call originator and is preferably credited at least in part to an account of a called party associated with the user terminal.

[0007] The present invention may thus be configured in an illustrative embodiment so as to allow an access cost established by a called party to be presented to a caller before the call is routed through to the called party, and to allow the called party to benefit by receiving at least a portion of the access cost as paid by the caller. As noted above, the access cost for a given call is determined based on the access cost information for the destination terminal of the call as specified by the called party associated with that terminal.

[0008] In accordance with another aspect of the invention, the set of user-specified access cost information may include one or more access rules specified by the user and indicating a particular access cost for an incoming call under one or more specified conditions. As another example, the set of user-specified access control information may include one or more caller-specific access costs or caller-specific access rules associated with an identifier of a particular call originator. The set of user-specified access control information may also include one or more general access costs and general access rules to be applied to a number of incoming calls regardless of the particular call originator associated therewith. The user-specified access cost information may be entered at least in part by the user at the user terminal via a menu-driven user interface. As another example, the menu-driven user interface may be implemented at a web site of the service provider. The user-specified cost information may be stored in a centralized manner, e.g., in a database associated with the service provider, or in a distributed manner, e.g., in a database or other type of memory associated with the user terminal.

[0009] In accordance with a further aspect of the invention, the user associated with the user terminal is permitted to waive the access cost for the given incoming call, e.g., during or after the call if the call turns out to be of interest to the user. The waiver of the access cost may be in response to an offer from the call originator made after the incoming call is routed to and accepted at the user terminal.

[0010] Advantageously, the invention reduces the likelihood that a given consumer or other user will receive unwanted calls, while also providing information that can be used by telemarketers and other call originators to better target their calls.

BRIEF DESCRIPTION OF THE DRAWINGS

[0011] FIG. 1 shows an illustrative embodiment of a communication system in which the present invention is implemented.

[0012] FIG. 2 is a block diagram of one possible implementation of a given one of the elements of the system of FIG. 1.

[0013] FIG. 3 shows example database entries that may be used to store user-specified access control information in accordance with the invention.

[0014] FIG. 4 is a flow diagram of an example access control process in accordance with the invention as implemented in the illustrative system of FIG. 1.

DETAILED DESCRIPTION OF THE INVENTION

[0015] The present invention will be illustrated below in conjunction with an example communication system in which the access control techniques of the invention are implemented over a public switched telephone network (PSTN) or other type of communication network. It should be understood, however, that the invention is more generally applicable to any type of communication system application in which it is desirable to control access of telemarketers or other call originators to system users. For example, although well-suited for use with telephonic communications over a PSTN, the invention can also be applied to numerous other communication system applications, including applications involving e-mail solicitations over computer networks such as the Internet, pages transmitted over paging networks, and calls, e-mails, pages or other communications transmitted over wireless networks to wireless devices such as mobile telephones or personal digital assistants (PDAs).

[0016] The term "network" as used herein is intended to include a PSTN, the Internet or other computer network, a wireless network, paging network, satellite network or portions or combinations of these and other types of communication media. The term "consumer" as used herein is intended to refer to any user of a terminal or other user processing device in a network that may be a target of telemarketing activity. The term "call" is intended to include not only telephone calls, but other types of communications, including e-mails, pages and Internet telephony communications. The term "user" as used herein should be construed generally to encompass a user terminal or an actual user associated with such a terminal. Operations referred to herein as being performed by or in conjunction with a user may therefore be performed by or in conjunction with a corresponding user terminal. A "called party" is an example of one type of user, i.e., a party associated with the destination terminal of a given call.

[0017] FIG. 1 shows an exemplary system 100 in which telemarketing access control techniques are implemented in accordance with the invention. The system 100 includes a number of telemarketing call centers 102-i, i=1, 2, . . . N which direct communications to a number of user terminals 104-j, j=1, 2, . . . M over a network 106. The telemarketing call centers 102 are also referred to herein as telemarketers, and may represent banks of telephones or other terminals manned by live or automated representatives. Also associated with the system 100 is a service provider 108 coupled to the network 106. In the illustrative embodiment, the service provider 108 is responsible for directing communications received from one or more of the telemarketer call centers 102 to one or more of the user terminals 104.

[0018] The network 106 may be a PSTN, a global data communications network such as the Internet, a metropolitan area network or other wide area network, or any other suitable data communication medium, as well as portions or combinations of such networks or other communication media. For example, elements 102-i and 108 may be connected by one network, while elements 108 and 104-j are connected by another network. Numerous other interconnection arrangements may also be used, as will be readily apparent to those skilled in the art.

[0019] Although shown as being separate from the network 106 in FIG. 1, the service provider 108 may represent an element of the network, such as a network processing element of the network 106, or may represent a provider of all or a portion of the network 106. For example, the service provider 108 may be a telecommunication network operator, an Internet service provider, or any other provider of a communication service over a network.

[0020] A given one of the user terminals 104-j may represent a conventional telephone, a desktop or portable personal computer, a mobile telephone, a PDA, a television set-top box or any other type of device capable of retrieving telemarketing information over network 106.

[0021] It should be understood that although only a single service provider 108 and particular numbers of telemarketers 102 and user terminals 104 are shown in the FIG. 1 embodiment, the invention is more generally applicable to any number, type and arrangement of different service providers, telemarketers and user terminals.

[0022] FIG. 2 shows one possible implementation of a given one of the processing elements of system 100. The implementation in FIG. 2 may represent one or more of the elements 102, 104 and 108, or portions of these elements. In this example implementation, the element of system 100 includes a processor 200, an electronic memory 220, a disk-based memory 240, and a network interface 260, all of which communicate over a bus 270. One or more of the processing elements of system 100 may thus be implemented as a personal computer, a mainframe computer, a computer workstation, an intelligent telecommunication switch, or any other type of digital data processor as well as various portions or combinations thereof. The processor 200 may represent a microprocessor, a central processing unit, a digital signal processor, an application-specific integrated circuit (ASIC), or other suitable processing circuitry. It should be emphasized that the implementation shown in FIG. 2 is simplified for clarity of illustration, and may include additional elements not shown in the figure. In addition, other arrangements of processing elements may be used to implement one or more of the elements of the system 100.

[0023] The elements 104 and 108 of system 100 execute software programs in accordance with the invention in order to provide telemarketing access control in a manner to be described in detail below. The invention may be embodied in whole or in part in one or more software programs stored in one or more of the element memories, or in one or more programs stored on other machine-readable media associated with the elements of the system 100.

[0024] In accordance with the present invention, the system 100 is configured such that users are permitted to specify access control information that controls the access of telemarketers to the corresponding user terminals. For example, in an implementation of system 100 in which network 106 represents a PSTN and service provider 108 is a central office or other network processing element associated with the PSTN, a user associated with a given terminal 104-j may specify access costs that control the manner in which one or more of the telemarketers 102 can direct calls to the given terminal. The invention includes a user interface that allows users to specify access control information in the form of access costs for particular call originators as well as general access rules that govern all incoming calls. It should be noted that call originators are also referred to herein as simply "callers."

[0025] An access cost determined in accordance with the invention is preferably charged to the originator and credited at least in part to an account of a called party associated with the user terminal.

[0026] The present invention thus allows an access cost established by a called party to be presented to a caller before the call is routed through to the called party. As will be described in greater detail below, the access cost for a given call is determined based on the access cost information for the destination terminal of the call. This access cost information may be specified by the called party associated with the destination terminal.

[0027] The invention will be further described in conjunction with FIGS. 3 and 4 with reference to a particular implementation of FIG. 1 involving telephone calls delivered over a PSTN to a user terminal. Other possible implementations involving other types of networks and other types of calls will be readily apparent to those skilled in the art and will not be described in detail herein.

[0028] FIG. 3 illustrates one example of the manner in which user-specified telemarketer access control information maybe stored within the system 100. In this example, a database 300 associated with the service provider 108 includes a set of entries 302 which includes an entry 304-j for each of the M user terminals 104-j. A particular one of the entries 304-1 is shown in greater detail in the figure, and includes a first portion 306 and a second portion 308.

[0029] The first portion 306 of the entry 304-1 includes a set of K call originating numbers and for each of the K originating numbers one or more corresponding user-specified access costs. The access costs for a given one of the K numbers may include a single cost to be used in all situations when an incoming call from that number directed to the user terminal is received by the service provider. Alternatively, a set of different costs may be specified for one or more of the K numbers, including, e.g., different costs for use at different times of day or under other specified circumstances. The different costs can be applied in accordance with general user-specified access rules to be described below.

[0030] The second portion 308 of the entry 304-1 includes a set of R general user-specified access rules. These rules operate without regard to the particular originating number of a given call directed to the user terminal, and may include specification of one or more access costs to be used in certain specified situations. Examples of user-specified access rules include the following:

[0031] 1. If the caller identifier (ID) of a given incoming call is not revealed, the access cost is $2.00.

[0032] 2. If the incoming call is made at a time later than 10 PM, the access cost is $0.25.

[0033] 3. If the incoming call originates from one of a specified list of area codes, the access cost is $0.15.

[0034] 4. If the incoming call is identified as being from a call originator that has previously placed a call to the user terminal, the access cost is $0.10.

[0035] 5. If the incoming call is identified as being from one of a specified list of numbers recently called by a user, the access cost is $0.

[0036] 6. If the incoming call is identified as being from one of a specified list of "address book" numbers identified by the user, the access cost is $0.

[0037] In accordance with the invention, the user-specified access costs applicable to a given incoming call are generally added to the cost of the call as billed to the call originator. Advantageously, this approach not only limits telemarketing activity by forcing telemarketers to better target their calls, it also allows users to provide useful feedback to telemarketers regarding which calls the users would be inclined to accept in the future.

[0038] As will be described below, the user-specified access costs may be viewed as "worst case" costs that can be waived, partially or entirely, by the user during or after the call. This waiver can be implemented through push-button or voice commands entered by the user at the user terminal and detected by the service provider.

[0039] The access costs can also be modified by the user during or after a given call, using the above-noted user interface. For example, the user may remain on the line after completion of a call, call another designated telephone number or visit a password-protected web site provided by the service provider, and then enter commands to direct that the most recent call originator be moved from one charging category to another. As another example, this modification of access costs may be implemented via an automated menu-driven process, provided to the user via the user terminal, at or near the completion of the call.

[0040] FIG. 4 is a flow diagram of an example access control process that may be implemented in the system of FIG. 1 using stored user-specified access control information such as that described in conjunction with FIG. 3. In step 400, a given user specifies one or more access costs and/or cost-based access rules via a user interface.

The user interface may be provided at a corresponding user terminal 104-j, or at another terminal capable of interacting with the service provider 108. In step 402, an incoming call directed to the user terminal 104-j is received in a network processing element associated with the service provider 108. User-specified access control information for the given user is then retrieved and the relevant rule or rules are applied, as indicated in step 404. As noted in conjunction with FIG. 3, the user-specified access control information may include either caller-specific costs or general access rules or both. For the caller-specific costs, the particular call originator or originating number may be determined using conventional techniques such as caller ID, automatic number identification (ANI), or other similar techniques. The operation of such techniques is well understood in the art and therefore not further described herein.

[0041] Application of the relevant general access rules in conjunction with any caller-specific access cost yields an access cost for the incoming call. This access cost is typically a cost that is paid by the call originator in addition to the usual toll charges for the call. In step 406, a determination is made as to whether the determined access cost is greater than zero. If the access cost is greater than zero, the cost is presented to the call originator for approval in step 408. This step may be implemented in a manner similar to that used in conjunction with conventional collect calling, i.e., via a human or automated operator getting on the line and asking if the caller will accept responsibility for paying the user-specified access cost. Other techniques may also be used, e.g., the access cost may be displayed on a terminal of a telemarketer that originated the incoming call. As another example, a given telemarketer or other call originator may establish a policy with the service provider that all access costs below a specified threshold are to be automatically deemed accepted by that call originator. In the latter example, the service provider need not present access costs that are below the specified threshold to the call originator.

[0042] If the access cost is not accepted by the call originator in step 410, the call is terminated in step 412 instead of being routed to the destination user terminal, and the process returns to step 402 to await the next incoming call directed to the given user terminal. If the access cost is accepted by the call originator in step 410, or if the access cost is determined to be zero in step 406, the incoming call is routed to the destination user terminal in step 414.

[0043] As noted previously, the access cost can be waived by the user during or after the call, e.g., via entry of designated commands. This is indicated in step 416, which determines if the user has waived the access cost. The user may waive the access cost if the call is actually of interest to the user, or in response to special offers made by the telemarketer during the call. For example, a telemarketer may offer the user a certain discount on a product or service in exchange for the user waiving the access cost. If the user does not waive the access cost in step 416, the call originator is billed for the usual toll charges, if any, as well as the access cost, as indicated in step 418, and the process returns to step 402 to await the next incoming call directed to the given user terminal. If the user does waive the access cost in step 420, the call originator is billed for the call without regard to the access cost, i.e., is billed only the usual toll charges for the call, if any, and the process then returns to step 402 to await the next incoming call.

[0044] In accordance with the invention, the access cost for a given call as determined in the manner illustrated in FIG. 4 may be credited in whole or in part to an account of the user that is the target of the call. For example, the user may have an account with the service provider in which at least a portion of the access cost appears as a credit to offset other charges, e.g., outgoing calls made by that user under the same account. Of course, some or all of the access cost may be retained by the service provider to offset the costs associated with providing the service.

[0045] The telemarketing access control process described above can thus be offered as a service by the service provider 108 to users of the system 100. The service may be offered to the users free of charge, with the service provider paying for the service through the billing of user-specified access costs to callers. As noted above, the service provider 108 may also provide part of the access cost profits back to the users, e.g., as credits on their own telephone bills. As other examples, the service can be provided for a fixed monthly fee, or a flat fee per call. The access control service can employ particular area codes or exchange codes to identify the user terminals that service, or can allow any telephone number to be associated with the service. Advantageously, this type of service may be implemented in an existing PSTN, without requiring any modification to existing telephones. It may also be implemented in newly-developed user terminals, e.g., in web-enabled wireless telephones or PDAs, through appropriate software modules, attachments, etc.

[0046] It should be noted that the invention does not require per-call billing. For example, the service provider may bill access costs and other charges in accordance with a service plan based on, e.g., flat monthly or weekly charges.

[0047] One or more databases having entries of the type shown in FIG. 3 may be used to implement the access control process. These one or more databases may be centralized at the service provider 108, or alternatively may be distributed over multiple network elements or user terminals. For example, the portions of the database (s) for particular user terminals can be located in the central office or other network processing element associated with those user terminals. As another example, the database entry for a particular user may be stored on the corresponding user terminal, and the database entry accessed by the service provider prior to or during call setup. In addition, the service provider 108 need not be "on-line" at all times with the network 106, i.e., need not be continuously connected to the network 106. For example, the service provider may be presented by the call originator with digital signatures that have been given to the call originator by certain users, the digital signatures indicating that the call originator has agreed to pay user-specified access costs to obtain telemarketing access to the users. This type of implementation allows the service provider to operate in an at least partially off-line mode relative to the network 106.

[0048] As noted previously, a significant advantage of the present invention is that it discourages unwanted telemarketing calls. However, the invention also allows the service provider to inform the telemarketers regarding the types of calls that particular users want to receive, as indicated by low or waived access costs for certain incoming calls. This gives telemarketers an advantage in determining what users are interested in their goods or services. For example, users can specify low or waived access costs for calls from known home mortgage telemarketers, which indicates that the user generally wants to be contacted regarding home mortgages. This "call invitation" aspect of the invention can be used by telemarketers to create improved user profiles and to increase the precision with which they target calls. The user can also use the access costs to specify what times of the day he or she is the most willing to be called, which is another piece of user preference information that is of value to telemarketers. The service provider can increase its profits by selling such information to the telemarketers, preferably with the consent of the users.

[0049] It should be understood that the above-described embodiments of the invention are illustrative only. For example, the invention can be applied to a wide variety of different types of communication systems, networks, service providers, telemarketers and user terminals. In addition, although illustrated in the context of telemarketing applications, the invention is also applicable to controlling access of other types of call originators. Furthermore, the particular access control process utilized in a given embodiment may vary depending upon factors such as the pricing mechanisms used, the type of network and service provider, and the type of user interface through which access costs are specified by the system users. These and numerous other alternative embodiments within the scope of the following claims will be apparent to those skilled in the art.

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